

Website access: kyinsplans.org/auto

1. On our landing page you will be able to access the tools (including Commercial Rating Worksheets) you will need to quote and submit a Non-franchised auto dealer,
 - a. Commercial Rating Worksheets
 - i. Select **Garages** along the bottom tabs of the worksheet.
 - ii. This worksheet has 4 parts.
 1. Parts I. and II. help you calculated the rating units
 2. Part III identifies the number of dealer plates.
 3. Part IV is used to calculate the premium using the rates and rating bases.
 - iii. Fill in green shaded areas with the information you get from the Base Rate schedules and Rules (see process below).
 - iv. The **minimum rating bases** are 2 employees and 2 dealer tags

2. Rating Process Using KAIP Manual – Non-Franchised Garage Dealers

- a. **Eligibility and Classes Written - Rule 101**
 - i. page 143 of 175 (page C-37 of PDF Manual)
- b. The **basic** liability rates in the manual are for \$60,000. The maximum liability amount is \$750,000 unless it is required by law to be higher.
- c. **Identify Territory - Rule 19** - Find the county and the territory number.
 - i. General Rules on page 84 of 175 (page G-8 of PDF Manual).
- d. **Base Rate Schedules**
 - i. Page 171 of 175 (Page CR-13 of PDF Manual; Use Chart C).
- e. **PIP Rate Schedule**
 - i. Page 172 of 175 (Page CR-14 of PDF Manual).
- f. **UM & UIM - Rule 58**
 - i. Page 115 of 175 (Page C-9 of PDF Manual).
 - ii. Rate is on page 115 of 175 (Page C-9 of PDF Manual).
- g. **No-Fault - Rule 59**
 - i. Page 115 of 175 (Page C-9 of PDF Manual).
- h. **Rating Units – Rule 102**
 - i. Page 143 of 175 (Page C-37 of PDF Manual)
 - ii. Items C. 2 & 3.
- i. **Increase Limits Factors - Rule 52**
 - i. Page 109 of 175 (Page C-3 of PDF Manual).
- j. **Additional Charges (Penalty Points) - Rule 3**
 - i. Page 79 of 175 (Page G-3 of PDF Manual).
 - ii. Penalty points shall be applied first to the auto generating the highest premium subject to the maximum additional charge factor of 2.50.
- k. **Experience Rating - Rule 54**
 - i. Page 111 of 175 (Page C-5 of PDF Manual).

Kentucky Auto Plan – Rating and Submission Help – Non-Franchised Auto Dealers

- ii. Eligibility determined by credibility factor (or \$41,251 minimum premium).
 - iii. 4 years loss experience required on submission.
 - iv. Contact KY Auto Insurance Plan for worksheet.
3. A completed, signed CAIP **Inspected Units Form** (CW AIP3504 CAIP) must accompany all commercial applications (and policy change requests) submitted for applicants who require Federal Highway Administration (FHWA) or Federal Motor Carrier Safety Administration (Motor Carrier Act of 1980 or Bus Regulatory Act of 1982 – Motor Carrier Endorsement – MCS 90 or 90B) **filings** or endorsements.
4. Applications must now be completed on the EASi system on the aipso.com website. Click on EASi and you will need to register to use the system. Once completed, you will submit and print the application as it will need to be **mailed to AIPSO** along with the info that follows below.
 - a) **Kentucky Automobile Insurance Plan**
PO Box 6530
Providence, RI 02940-6350
 - b) From the forms list, please complete and submit the **Garage Supplement** form.
 - c) For risks with **filings**, there is a **15-day waiting period** for the effective date beginning the date received by the AIPSO office.
- 5) When submitting the annual premium, you will need to submit a money order, cashier check or bank check. It must be **guaranteed funds** no agency or personal checks will be accepted.
- 6) We require 40% down regardless of the payment option. Payment options are 1) **Full pay** 2) 40% down and **single bill** for the rest 3) **Installment Premium Payment Option** – 40% down, 5 equal installments due in months 2 – 6 4) 40% down and remainder **financed**... we'll need a copy of the **finance agreement**.
- 7) Please **double-check** that you have completed the steps above as incomplete/incorrect information may **delay** issuance or the effective date of the coverage.